



# **TERMS & CONDITIONS**

• **Disclaimer:** The above information is only indicative in nature. For details of the coverage and exclusions please refer to the Policy wordings and Prospectus available on our web site.

Liability of the Company does not commence until the Company has accepted the proposal and full premium has been paid.

Anti-Rebating Warning: As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance policy in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Violation of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Ten Lakh (10,00,000) Rupees.

Registered & Corporate Office: Liberty General Insurance Ltd., Unit 1501 & 1502, 15th Floor, Tower 2, One International Center, Senapati Bapat Marg, Prabhadevi, Mumbai - 400013. India. \*Liberty Mutual Insurance Group includes insurance companies with operations in countries across 5 continents.

## Company Toll Free Number - 18002665844

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Safeguarding against the financial impact of health hazards.

Liberty Health Connect Policy

#Bharose ka vaada!

Liberty brings to you Liberty Health Connect Policy that offers a host of covers to take care of your hospitalisation medical expenses during healthcare needs.

It is a broad cover for medical treatment of illness and accidents requiring in-patient hospitalisation.

# FEATURES

- Restoration of Sum Insured: In case of exhaustion of Sum Insured, be worry-free. as our Policy offers restoration of Sum Insured to take care of all your future claims (coverage as per the plan chosen). Assured Renewal for Life: There is no age restriction on renewal.
- tive of the claims made under the Policy.
- and sub-limits.
- expenses by way of a 'Co-Pay'.
- panel of doctors.
- claim free year.

- and leave the rest to us.
- proportionate premium risk charges.

- Attractive Renewal Benefits: We reward you with cashless health check-up after 2 years of continuous policy renewal with Us irrespec-
- No room rent capping: Get the best room category in your city and hospital with no room capping in any of the plans.
- No Sub-limits: Get the best treatment without worrying on room caps

No Co-Pay: Relieves you from all financial stress as our Policy provides you the freedom from being made to share the Hospitalisation medical

Second Opinion: Get a second opinion absolutely free from our expert

#### Unique Lovalty Perk benefits / Discount on Renewal premium:

Avail auto increase in Sum Insured by 10% for every claim free year on the Basic Sum Insured up to a maximum of 100% of the Basic Sum Insured OR Option to opt for discount in renewal premium for every

Pre-Policy Medical Check-up: 50% cost of Pre-Policy Medical Check-up borne by us for all accepted cases of age more than 55 years. Tax Benefit: Avail tax benefits under section 80D of Income Tax Act 1961 on the premium you pay towards your Liberty Health Connect

Cashless Facility: Avail Cashless facility from over 6100+ Hospitals

Flexi Policy Term: Option to choose policy term of 1, 2 and 3 years. Free Look Period: After purchasing the Policy, in case you find it unsuitable to your needs, you can, within a free look period of 30 days, request for cancellation of the Policy. You will be refunded the premium paid after adjusting any medical check-up, stamp duty and

# **BENEFITS OFFERED**

- In-patient Treatment: Covers minimum 24 hours hospitalisation expenses due to an illness and/or accident. Pays for medical expenses incurred for room rent, boarding expenses, nursing, ICU, medical practitioner, medicines and other related expenses.
- Day Care Procedures: Pays for medical expenses for 140 listed day care procedures which do not require 24 hours of Hospitalisation due to technological advancement.
- Pre-Hospitalization: Pays for medical expenses incurred immediately before the covered hospitalization up to the number of days as mentioned in the Schedule of Benefits.
- Post-Hospitalization: Pays for medical expenses incurred immediately after the covered hospitalization up to the number of davs as mentioned in the Schedule of Benefits.
- Domiciliary Hospitalisation Treatment: Pays for expenses incurred for the medical treatment taken at home due to non-availability of hospital bed or because the patient is not in a condition to be moved to a hospital.
- Hospital Daily Cash Allowance: Pays a cash amount on per day basis, as mentioned in the Schedule of Benefits, for Hospitalisation max up to 10th day of continuous Hospitalisation.
- Emergency Local Road Ambulance Charges: Pays for expenses incurred for transferring the Insured Person to the nearest Hospital up to the amount mentioned in the Schedule of Benefits.
- Organ Donor Expenses: Pays for medical expenses, up to Basic Sum Insured, for an organ donor's treatment in the event of organ transplantation.
- Recovery Benefit: Pays a lump-sum amount in case of Hospitalisation for more than 10 days as mentioned in the Schedule of Benefits.
- Nursing Allowance: Pays an allowance on daily basis, as mentioned in the Schedule of Benefits, up to 30 days per Policy period, towards engaging the services of a qualified nurse either at the Hospital or at the Insured Person's residence.
- Extended Policy Tenure: In case you are going out of the country for a period of more than 15 days continuously and/or maximum up to 180 days, then you may extend your Policy for the number of days you are out of the country.

LIBERTY HEA	LTH CONNECT POLICY FEATURES							
Age Group	Minimum Age at Entry (Adult) - 18 Years							
	Maximum Age at Entry (Adult) - 65 Years							
	Children between 91 days and 25 years can be insured provided either parent is getting insured under the Policy							
Renewal	Lifelong							
Tenure	1/2/3 Years							
Option	Individual Sum Insured basis and Family Floater Sum Insured basis.							
Grace Period	Option to renew your policy within a period of 30 days after policy end date with all continuity benefits.							
Relationship Covered	Individual Sum Insured basis: Self, Spouse, Dependent Children, Parents, Parents-in-Iaw can be covered in single proposal.							
	Family Floater: Minimum 2 Adults can be covered.							
Pre Policy Medical Check Up	Applicable to all Individuals above 55 years of age.							
Discount and Loadings	<ul> <li>Family Discount: 10% discount if more than 2 family member covered on Individual Sum Insured basis.</li> <li>Multi Year Policy Discount: A discount of 7.5% and 10% will t given on selection of 2 year or 3 year tenure policies respectively subject to in receipt of the applicable prefinadvance as single premium.</li> <li>Direct Policy Purchase Discount: 10% discount will be given are purchasing this Policy through Our Website.</li> <li>Complete Insurance Package Discount: Avail discount of 1% active policy maximum up to 4%, with</li> <li>Liberty's Motor Insurance Policy, Critical Connect policy. Individent Policy &amp; Health Connect Supra Policy.</li> <li>Medical Loading: Proposals where the health status is adverse indicated in the proposal form or as evident from the Pre Polic Medical Check ups, may be accepted at the sole discretion of the Company with an increased risk rating not exceeding 200% of normal slab premium per person.</li> <li>Discount in Renewal premium: Option to opt for 2.25% discuin renewal premium for every claim free year in the lieu of sum insured enhancement.</li> </ul>							
Portability	Transfer to Liberty Health Connect Individual Policy at the tim health renewal in terms of the applicable portability norms governing such renewals and the same would be renewed in accordance with the company's underwriting norms.							

ancellation Terms

You may request for cancellation of policy during the policy tenure. If no claims have been made under the policy, refund shall be done on prorata basis for unexpired policy period.

									licy Coverag ptional Coverage			_				Po	licy Covera
Pol	Basic Sum Insured (BSI)	Applicable Per Year and Per Insured member in an Individual Sum Insured Policy and for all Insured members combined in a Family Floater Policy.	3, 4, 5, 7.5 L	2, 3, 4, 5, 6, 7. 5, 10 L	3, 4, 5, 6, 7.5, 10, 15 L	2, 3, 4, 5, 6, 7.5, 10,	5, 7.5, 10, 15, 20, 30,		Basic Sum Insured (BSI)	Applicable Per Year and Per Insured member in an Individual Sum Insured Policy and for all Insured members combined in a Family Floater Policy.	3, 4, 5, 7.5 L	2, 3, 4, 5, 6, 7. 5, 10 L	3, 4, 5, 6, 7.5, 10, 15 L	2, 3, 4, 5, 6, 7.5, 10, 15 L	5, 7.5, 10, 15, 20, 30, 40 L	Oŗ	ptional Covera Basic Sum Insured (BSI)
						15 L	40 L	S No.	Benefits	Description	E-Connect	Basic	Elite	Supreme	Supreme Plus		
S No.	Benefits	Description	E-Connect	Basic	Elite	Supreme	Supreme Plus	1	Zero deduct cover	Now get your Non-medical expenses fully paid up to Basic SI without any deduction	V	V	V	V	V	S No.	Benefits
1	Hospitalisation Expenses							2	Vector Borne Disease Benefit	Get a lump sum amount of INR 5,000/member once in a year & up to INR 10,000 /family floater policy towards treatment of **listed Vector borne diseases diagnosed within the Policy period	V	V	V	V	V	12	Cataract Capp discount
а	In-Patient Treatment Expenses	Minimum 24 Hrs hospitalisation as an In-patient	1	1	1	V	1	3	Super Booster	Get 40% auto increase in Sum Insured for every claim free year up to max. of 150% of Basic SI. With this Booster the total Cumulative Bonus	V	V	V	V	√	13	Complete Insura Package Disco
b	Day Care Treatment	Medical treatment, and/or surgical procedure undertaken in a hospital/day care centre in less than 24 hours due to Technological advancement	V	V	V	V	V			earned for a single Claim free year is 50% of Basic SI Worry free about your EMI's when any of your						14	5% discount
2	Pre-hospitalisation Expenses	Medical expenses incurred prior to the covered Hospitalization	30 days	60 days	60 days	60 days	90 days			family member covered in the policy suffering from ***listed Terminal illnesses and/or when is on end of life care treatment. In case of multiple loans of a single member or multiple members of a family insured under the policy			3 EMI's/5 EMI's		Option to select 3 EMI's/5 EMI's within a Policy		Female Propo
3	Post-hospitalisation Expenses	Medical expenses incurred after the covered Hospitalization	60 days	90 days	90 days	90 days	SI upto 10 L: 120 days SI above 10L: 180 days	4	EMI Protector Benefit	having Loans the sum of all EMI amount will be payable up to selected no. of EMI's and/or outstanding Number of EMI's and/or Actual outstanding Loan amount whichever is lesser. Waiting period of 90 days from inception of this Policy will be applicable. The cover will get	NA	NA	period maxium up to 50% of	period maxium up to 50% of	period maxium	15	Discount Premium Pay
4	Domiciliary Hospitalisation Treatment	Home hospitalisation due to nonavailability of hospital bed or because the patient is not in a condition to be moved to a hospital	10% of SI	10% of SI	10% of SI	10% of SI	SI upto 10L: 10% of SI SI above 10L: 20% of SI			ceased once the claim is accepted and paid. You may still renew the Policy with this cover excluding the claimed member			2 complete	1 complete	1 complete	17	Extended Po Tenure
5	Hospital daily Cash Allowance	Daily cash Per day of hospitalization max up to 10th day of continuous hospitalization. A deductible of first 48 hours of hospitalization is applicable	Rs.500/day	Rs.500/day	Rs.1,000/day		SI upto 20L: Rs. 2,000/day SI above 20L: Rs. 4,000/day	5	PED Protector	Reduce the Long Waiting period applicable for Diabetes & Hypertension and its consequences to 2 / 1Policy year. Entry age: 50 years and below can opt for this Optional cover	NA	NA	Policy Year: PED limited to 30% of SI or max	Policy Year: PED	Policy Year: PED limited to 30% of SI or max		
6	Emergency Local Road Ambulance Charges	Ambulance expenses incurred while transfer the Insured Person to the nearest Hospital (per hospitalization/included within the basic SI)	Rs.1,500	Rs.1,500	Rs.2,000	Rs.2,000	Rs. 5,000 per Hospitalization max upto Rs. 15,000						complete Policy Years: upto basic SI	2 complete	2 complete Policy Years: up to	Ро	<b>licy Cove</b> Renewal Fea
7	Organ Donor Expenses	Organ donor's screening charges & the medical expenses for an organ donor's treatment for the harvesting of the organ (Included within the Basic SI)	Up to 1 Lakh	Up to Basic SI	Up to Basic SI	Up to Basic SI	Up to Basic SI	6	Global Cover	Coverage for emergency care Medical Expenses incurred outside India limited upto 50% of Basic Sum Insured	NA	NA	NA	NA	V		Basic Sun Insured (B
8	Second Medical Opinion	Second Medical opinion to augment confidence in the medical diagnosis and treatment plan available once during the Policy period	V	V	V	V	V	7	Domestic Travel Plus	Covers In-patient Hospitalization up to 2X of Basic SI for an injury arising due to Accidental event of a Common carrier in which the Insured is travelling as a fare paying passenger provided the accidental event is > 150 kms away from the	NA	NA	NA	V	V		indied (D
9	Recovery Benefit	A lump-sum of Rs. 10, 000 in case of hospitalization for more than 10 days	NA	NA	NA	$\checkmark$	$\checkmark$			residential address as mentioned in the Policy Schedule. The service will be offered on cashless mode						S No.	Benefits
10	Nursing Allowance	Payment of Rs.500 as daily allowance up to 30 days per Policy period, towards engaging the services of a qualified nurse either at the hearing at the low read Deproci	NA	NA	NA	V	V	8	Reload of Sum Insured	By opting this cover, Restored Sum Insured under Restoration cover can be utilized for same illness. Get equivalent % of Discount as you opt Co-pay	1	NA	1	1	1	1	Renewal He Check U
11	Restoration of Basic Sum Insured (Injury and Sickness hospitalization	Hospital or at the Insured Person's residence 100% restoration of basic SI on occurrence of another unrelated event	√	NA	1	V	1	9	Co-Pay Modern Surgeries limit	Get Discount on premium by selecting limit up to 50% of SI for 12 *listed Modern treatments.	1	√	ا ا	√ √	√	2	Loyalty Pe Renewal Pre
12	AYUSH Treatment	AYUSH treatment taken as In-patient in a Ayush hospital is payable up to Basic SI	Upto basic SI	Upto basic SI	Upto basic SI	Upto basic SI	Upto basic SI	11	Room Rent limit	Opt Room rent limit of 1% of Basic SI or maximum up to INR 5000/day and get discount on premium & ICU/ICCU limit of 2% of Basic SI or maximum up to INR 500/day	1	√	V	1	√	3	discount Op Basic Sum Ins Enhancement

cable Per Year and Per Insured er in an Individual Sum Insured y and for all Insured members sined in a Family Floater Policy.	3, 4, 5, 7.5 L	2, 3, 4, 5, 6, 7. 5, 10 L	3, 4, 5, 6, 7.5, 10, 15 L	2, 3, 4, 5, 6, 7.5, 10, 15 L	5, 7.5, 10, 15, 20, 30, 40 L
Description	E-Connect	Basic	Elite	Supreme	Supreme Plus
Cataract per eye limit per year 4L SI- 25K per person: 2% discount 75L SI-35K per person: 2% discount above SI-40K per person: 3% discount	V	V	V	V	V
liscount of 1% per active policy with ty's Motor Insurance Policy, Critical t policy, Individual Personal Accident cy & Health Connect Supra Policy	V	V	1	V	V
discount of 5% for Female proposer	V	V	V	V	V
scount of 10% if policy purchased from any's web-portal or if an Insured is a employee of the Company	V	V	V	V	V
ual/Half-yearly, Quarterly, Monthly	V	1	1	1	V
d policy tenure when out of country for tinuous period of more than 15 days	V	V	1	V	V

Policy	Coverage
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	Basic Sum Insured (BSI)	Applicable Per Year and Per Insured member in an Individual Sum Insured Policy and for all Insured members combined in a Family Floater Policy.	3, 4, 5, 7.5 L	2, 3, 4, 5, 6, 7. 5, 10 L	3, 4, 5, 6, 7.5, 10, 15 L	2, 3, 4, 5, 6, 7.5, 10, 15 L	5, 7.5, 10, 15, 20, 30, 40 L
S No.	Benefits	Description	E-Connect	Basic	Elite	Supreme	Supreme Plus
1	30 days Exclusion	Yes	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	V
2	12 months Exclusion	Yes	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$
3	24 months Exclusion	Yes	V	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$
4	Pre- existing Diseases Waiting Period	Policy will cover the Pre - existing diseases after a waiting period of	36 months	36 months	36 months	24 months	24 months

icable Per Year and Per Insured ber in an Individual Sum Insured cy and for all Insured members bined in a Family Floater Policy.	3, 4, 5, 7.5 L	2, 3, 4, 5, 6, 7. 5, 10 L	3, 4, 5, 6, 7.5, 10, 15 L	2, 3, 4, 5, 6, 7.5, 10, 15 L	5, 7.5, 10, 15, 20, 30, 40 L
Description	E-Connect	Basic	Elite	Supreme	Supreme Plus
e Health check up after a block of 2 wals with Us (irrespective of Claims Supreme Plus Plan: Health Check up on less basis on Policy renewal with Us (irrespective of Claims History)	V	V	V	V	V
to chose Auto increase in Sum Insured on basic sum insured for every claim year up to max. of 100%, or 2.25% val Premium discount for every claim free year	V	V	$\checkmark$	V	V
ement in Sum Insured/ Change in Plan done at renewal of the policy subject to approval by the Company	V	V	V	V	V

# EXCLUSIONS

- Any treatment within first 30 days of cover except any accidental injury
- 12/24/36 months waiting period for specific diseases
- As per the Policy Plan chosen, Pre-existing diseases will be covered after 24/36 months of the continuous Policy coverage
- Intentionally self-inflicted Injury or illness
- Abuse of intoxicant or hallucinogenic substance like drugs and alcohol
- Hospitalisation due to war / acts of war, nuclear, chemical / biological weapon & radiation of any kind

For a complete list of exclusions, kindly refer our policy wordings available on our website www.libertyinsurance.in

### Individual Plan : Annual Premium Plan excluding GST

	Sum Insured	3,00,000	4,00,000	5,00,000	7,50,000
	91 days - 25 Years	4,501	4,647	5,885	6,905
	26 Years - 35 Years	6,681	7,088	8,684	10,004
	36 Years - 40 Years	6,914	7,353	8,984	11,724
	41 Years - 45 Years	9,275	9,970	12,000	15,097
	46 Years - 50 Years	13,276	13,615	15,866	19,065
CT.	51 Years - 55 Years	16,523	17,864	20,740	24,321
Ш	56 Years - 60 Years	17,231	18,122	20,990	24,256
NN	61 Years - 65 Years	27,797	28,888	30,020	31,752
8	66 Years - 70 Years	40,904	42,948	44,403	46,785
ш	71 Years - 75 Years	55,757	58,686	60,458	63,476
	>76	74,593	81,594	83,843	85,938

	Sum Insured	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	30,00,000	40,00,000
	91 days - 25 Years	7,746	8,971	9,799	13,377	15,282	22,972	24,798
	26 Years - 35 Years	11,915	13,842	15,191	19,517	24,301	37,039	40,154
	36 Years - 40 Years	14,671	17,797	19,537	25,040	28,604	46,205	47,863
	41 Years - 45 Years	16,802	19,712	21,347	27,297	30,889	47,172	48,535
S	46 Years - 50 Years	20,687	24,588	26,583	31,327	36,213	47,011	49,154
LUS	51 Years - 55 Years	27,438	32,191	32,781	41,291	46,046	59,936	62,722
С. Ш	56 Years - 60 Years	31,507	36,177	39,072	45,646	53,147	69,452	72,750
Σ	61 Years - 65 Years	44,732	48,275	51,488	63,977	76,503	1,05,097	1,15,631
UPREME	66 Years - 70 Years	61,970	66,256	70,932	89,381	1,07,283	1,47,947	1,63,001
, j	71 Years - 75 Years	85,548	87,552	93,558	1,18,771	1,42,702	1,96,905	2,17,031
S	>76	1,11,385	1,14,575	1,22,226	1,55,573	1,87,110	2,58,394	2,84,916

\*Floater Discount Logic-Family Floater Discount of 20% on addition of 1 member and maximum of 25% on addition of more than 2 members.

Global Cover

	Sum Insured	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000
	91 days - 25 Years	4,345	4,753	5,111	6,423	6,737	7,599	8,568
	26 Years - 35 Years	6,356	7,101	7,866	9,582	9,988	11,106	12,323
	36 Years - 40 Years	6,565	7,364	8,167	9,917	11,660	12,800	14,034
	41 Years - 45 Years	8,768	9,908	11,107	13,307	15,163	16,605	18,151
	46 Years - 50 Years	12,050	13,530	14,977	17,422	18,961	20,947	22,567
	51 Years - 55 Years	14,281	16,063	18,762	21,762	23,406	25,814	27,802
υ	56 Years - 60 Years	14,808	16,780	18,798	21,754	23,267	25,518	27,428
	61 Years - 65 Years	22,880	26,613	29,935	31,081	32,653	33,440	35,779
A S	66 Years - 70 Years	30,570	39,274	44,942	46,424	48,670	49,794	53,415
	71 Years - 75 Years	40,071	53,570	61,409	63,223	66,129	67,584	72,435
	>76	47,369	65,651	75,336	77,418	80,855	82,575	88,464

Sum Insured	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
91 days - 25 Years	5,579	5,751	7,129	7,441	8,377	9,391	12,381
26 Years - 35 Years	8,259	8,748	10,567	10,968	12,179	13,444	17,598
36 Years - 40 Years	8,557	9,087	10,946	12,637	13,877	15,156	19,420
41 Years - 45 Years	11,458	12,299	14,648	16,444	18,013	19,610	25,196
46 Years - 50 Years	15,983	16,376	18,996	20,496	22,654	24,313	29,143
51 Years - 55 Years	19,972	21,591	24,974	26,362	29,097	30,918	37,482
56 Years - 60 Years	21,559	22,668	26,172	27,397	30,072	31,784	38,929
61 Years - 65 Years	34,527	35,877	37,190	38,434	39,369	41,421	51,207
66 Years - 70 Years	51,912	54,462	56,181	57,847	59,180	62,324	78,706
71 Years - 75 Years	70,740	74,398	76,519	78,596	80,322	84,511	1,07,153
>76	94,575	1,03,391	1,06,111	1,06,470	1,08,736	1,11,721	1,42,016

	Sum Insured	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
	91 days - 25 Years	5,707	6,022	6,185	7,598	7,922	8,894	9,943	13,042
	26 Years - 35 Years	8,159	8,798	9,294	11,164	11,577	12,833	14,143	18,447
	36 Years - 40 Years	8,417	9,107	9,645	11,555	13,260	14,545	15,870	20,290
	41 Years - 45 Years	11,105	12,113	12,974	15,393	17,208	18,833	20,486	26,274
ч	46 Years - 50 Years	15,643	16,770	17,156	19,857	21,382	23,620	25,338	30,342
Σ	51 Years - 55 Years	19,885	20,920	22,578	26,066	27,472	30,308	32,188	38,992
	56 Years - 60 Years	21,285	22,532	23,667	27,284	28,528	31,297	33,070	40,474
¥	61 Years - 65 Years	33,177	35,930	37,309	38,656	39,941	40,910	43,033	53,176
<u> </u>	66 Years - 70 Years	45,603	54,029	56,652	58,421	60,143	61,527	64,781	81,758
ר ר	71 Years - 75 Years	59,637	73,542	77,316	79,498	81,648	83,437	87,773	1,11,239
	>76	79,329	98,266	1,07,390	1,10,198	1,10,558	1,12,908	1,15,992	1,47,389

	Giobal Cover													
GLOBAL COVER														
Age of oldest member	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000	20,00,000	30,00,000	40,000,0			
91 days - 25 Years	237	266	294	343	362	417	468	651	861	2,034	2,357			
26 Years - 35 Years	422	474	525	611	646	743	835	1,162	1,535	3,629	4,204			
36 Years - 40 Years	545	612	677	788	833	959	1,077	1,498	1,980	4,680	5,422			
41 Years - 45 Years	597	682	784	937	951	1,104	1,177	1,444	1,682	3,090	3,178			
46 Years - 50 Years	770	880	1,011	1,209	1,227	1,425	1,520	1,864	2,171	3,988	4,103			
51 Years - 55 Years	956	1,093	1,256	1,502	1,524	1,769	1,887	2,314	2,696	4,953	5,095			
56 Years - 60 Years	2,960	3,385	3,888	4,648	4,717	5,477	5,842	7,164	8,346	14,310	14,720			
61 Years - 65 Years	4,836	6,298	7,217	7,568	7,761	7,955	8,535	10,844	13,089	24,087	26,596			
66 Years - 70 Years	6,382	8,312	9,525	9,988	10,243	10,498	11,264	14,312	17,274	31,789	35,100			
71 Years - 75 Years	8,199	10,679	12,237	12,832	13,160	13,488	14,471	18,387	22,193	40,841	45,095			
>76	10,443	13,603	15,587	16,344	16,762	17,180	18,433	23,420	28,268	52,020	57,438			

GLOBAL COVER						1A-1C					
Age of oldest member	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000	20,00,000	30,000,00	40,00,000
91 days - 25 Years	339	381	421	490	519	597	670	932	1,232	2,913	3,374
26 Years - 35 Years	526	591	654	761	805	926	1,040	1,447	1,912	4,521	5,237
36 Years - 40 Years	666	748	828	964	1,019	1,173	1,317	1,832	2,422	5,725	6,632
41 Years - 45 Years	676	773	888	1,061	1,077	1,250	1,334	1,636	1,905	3,500	3,601
46 Years - 50 Years	844	965	1,108	1,325	1,345	1,561	1,665	2,042	2,380	4,371	4,496
51 Years - 55 Years	994	1,137	1,305	1,561	1,584	1,839	1,962	2,406	2,803	5,148	5,296
56 Years - 60 Years	2,991	3,420	3,929	4,697	4,766	5,534	5,903	7,239	8,434	14,460	14,875
61 Years - 65 Years	4,899	6,380	7,311	7,666	7,862	8,058	8,646	10,985	13,259	24,400	26,941
66 Years - 70 Years	6,465	8,421	9,649	10,118	10,376	10,635	11,411	14,498	17,499	32,202	35,557
71 Years - 75 Years	8,306	10,818	12,396	12,998	13,331	13,663	14,660	18,626	22,481	41,372	45,681
>76	10,579	13,779	15,790	16,557	16,980	17,403	18,672	23,724	28,635	52,696	58,185

GLOBAL COVER						1A-2C					
Age of oldest member	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000	20,00,000	30,00,000	40,00,000
91 days - 25 Years	490	551	610	709	750	863	969	1,349	1,782	4,214	4,882
26 Years - 35 Years	719	807	893	1,040	1,099	1,265	1,420	1,976	2,612	6,175	7,153
36 Years - 40 Years	896	1,007	1,114	1,296	1,371	1,577	1,771	2,464	3,257	7,700	8,920
41 Years - 45 Years	872	997	1,145	1,369	1,389	1,613	1,721	2,110	2,458	4,516	4,645
46 Years - 50 Years	1,066	1,219	1,400	1,674	1,699	1,973	2,104	2,580	3,006	5,522	5,681
51 Years - 55 Years	1,210	1,383	1,589	1,900	1,928	2,238	2,388	2,928	3,411	6,267	6,446
56 Years - 60 Years	3,549	4,058	4,661	5,572	5,655	6,566	7,004	8,589	10,007	17,157	17,649
61 Years - 65 Years	5,302	6,906	7,913	8,298	8,510	8,722	9,358	11,890	14,351	26,409	29,160
66 Years - 70 Years	6,504	8,472	9,708	10,179	10,439	10,699	11,480	14,586	17,605	32,398	35,773
71 Years - 75 Years	8,306	10,818	12,396	12,998	13,331	13,663	14,660	18,626	22,481	41,372	45,681
>76	10,579	13,779	15,790	16,557	16,980	17,403	18,672	23,724	28,635	52,696	58,185

GLOBAL COVER						1A-3C					
Age of oldest member	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000	20,00,000	30,00,000	40,00,000
91 days - 25 Years	631	708	784	912	965	1,110	1,247	1,734	2,292	5,419	6,277
26 Years - 35 Years	898	1,008	1,116	1,298	1,373	1,580	1,774	2,468	3,262	7,712	8,934
36 Years - 40 Years	1,111	1,248	1,381	1,607	1,699	1,955	2,195	3,054	4,037	9,543	11,055
41 Years - 45 Years	1,056	1,207	1,386	1,657	1,682	1,953	2,083	2,555	2,976	5,467	5,624
46 Years - 50 Years	1,275	1,458	1,675	2,002	2,032	2,360	2,517	3,087	3,596	6,606	6,795
51 Years - 55 Years	1,414	1,616	1,857	2,220	2,253	2,616	2,790	3,421	3,986	7,322	7,532
56 Years - 60 Years	4,078	4,662	5,355	6,402	6,497	7,544	8,047	9,868	11,497	19,711	20,277
61 Years - 65 Years	5,939	7,735	8,863	9,294	9,532	9,769	10,482	13,317	16,074	29,581	32,662
66 Years - 70 Years	7,050	9,183	10,523	11,034	11,316	11,598	12,444	15,811	19,084	35,119	38,777
71 Years - 75 Years	8,367	10,899	12,488	13,095	13,430	13,764	14,769	18,764	22,648	41,679	46,020
>76	10,579	13,779	15,790	16,557	16,980	17,403	18,672	23,724	28,635	52,696	58,185

GLOBAL COVER						2A-0C					
Age of oldest member	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000	20,000,00	30,00,000	40,00,000
91 days - 25 Years	322	362	401	466	493	567	637	886	1,171	2,768	3,206
26 Years - 35 Years	588	660	731	850	899	1,034	1,161	1,616	2,136	5,049	5,848
36 Years - 40 Years	777	873	966	1,124	1,189	1,368	1,536	2,137	2,824	6,677	7,735
41 Years - 45 Years	867	991	1,138	1,360	1,381	1,603	1,710	2,097	2,443	4,488	4,616
46 Years - 50 Years	1,133	1,295	1,488	1,779	1,805	2,096	2,235	2,742	3,194	5,867	6,035
51 Years - 55 Years	1,432	1,638	1,881	2,249	2,282	2,650	2,826	3,466	4,038	7,418	7,631
56 Years - 60 Years	4,514	5,161	5,929	7,087	7,193	8,352	8,908	10,925	12,728	21,821	22,447
61 Years - 65 Years	7,359	9,585	10,983	11,517	11,811	12,106	12,989	16,503	19,919	36,656	40,474
66 Years - 70 Years	10,085	13,135	15,052	15,783	16,186	16,590	17,800	22,615	27,297	50,233	55,466
71 Years - 75 Years	12,956	16,875	19,336	20,275	20,794	21,312	22,866	29,053	35,067	64,533	71,254
>76	16,501	21,493	24,628	25,825	26,485	27,145	29,125	37,004	44,665	82,195	90,756

GLOBAL COVER		2A-1C											
Age of oldest member	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000	20,00,000	30,00,000	40,00,000		
91 days - 25 Years	465	522	578	673	712	819	919	1,279	1,691	3,997	4,630		
26 Years - 35 Years	767	862	954	1,110	1,173	1,350	1,516	2,109	2,788	6,590	7,634		
36 Years - 40 Years	991	1,113	1,232	1,434	1,516	1,744	1,959	2,726	3,602	8,516	9,866		
41 Years - 45 Years	1,047	1,197	1,375	1,644	1,668	1,937	2,066	2,534	2,952	5,422	5,578		
46 Years - 50 Years	1,337	1,528	1,755	2,098	2,130	2,473	2,637	3,234	3,768	6,922	7,121		
51 Years - 55 Years	1,627	1,860	2,137	2,555	2,593	3,010	3,211	3,938	4,587	8,427	8,669		
56 Years - 60 Years	5,012	5,730	6,582	7,868	7,985	9,272	9,890	12,128	14,130	24,226	24,921		
61 Years - 65 Years	7,936	10,337	11,845	12,421	12,738	13,055	14,008	17,798	21,482	39,532	43,650		
66 Years - 70 Years	10,550	13,742	15,746	16,511	16,933	17,355	18,621	23,659	28,556	52,551	58,025		
71 Years - 75 Years	13,326	17,357	19,888	20,855	21,388	21,921	23,520	29,883	36,069	66,376	73,290		
>76	16,775	21,850	25,037	26,254	26,925	27,596	29,609	37,619	45,407	83,560	92,264		

GLOBAL COVER		2A-2C												
Age of oldest member	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000	20,00,000	30,000,00	40,00,000			
91 days - 25 Years	597	670	742	863	913	1,050	1,180	1,641	2,169	5,129	5,941			
26 Years - 35 Years	933	1,048	1,160	1,350	1,427	1,642	1,844	2,565	3,391	8,016	9,286			
36 Years - 40 Years	1,190	1,337	1,479	1,721	1,821	2,094	2,352	3,272	4,325	10,224	11,844			
41 Years - 45 Years	1,215	1,389	1,596	1,908	1,936	2,248	2,398	2,940	3,426	6,293	6,473			
46 Years - 50 Years	1,527	1,746	2,006	2,398	2,433	2,825	3,014	3,696	4,306	7,909	8,136			
51 Years - 55 Years	1,810	2,069	2,377	2,842	2,884	3,348	3,572	4,380	5,103	9,374	9,643			
56 Years - 60 Years	5,480	6,266	7,197	8,604	8,732	10,138	10,814	13,262	15,451	26,490	27,250			
61 Years - 65 Years	8,478	11,042	12,653	13,268	13,607	13,946	14,963	19,011	22,947	42,228	46,627			
66 Years - 70 Years	10,988	14,312	16,399	17,196	17,635	18,075	19,393	24,640	29,741	54,731	60,432			
71 Years - 75 Years	13,669	17,804	20,402	21,393	21,939	22,486	24,127	30,654	36,999	68,089	75,181			
>76	17,024	22,174	25,409	26,643	27,324	28,005	30,048	38,177	46,080	84,800	93,633			

PED Protector													
Individual		Elite		Suprei	ne and Supreme	Plus							
Age of oldest member	2,00,000	3,00,000	4 lakhs and above	2,00,000	3,00,000	4 lakhs and above							
91 days - 25 Years	1,776	1,903	2,385	1,522	2,410	2,537							
26 Years - 35 Years	3,258	3,491	4,375	2,793	4,422	4,655							
36 Years - 40 Years	4,241	4,544	5,695	3,635	5,755	6,058							
41 Years - 45 Years	4,687	5,022	6,295	4,018	6,362	6,696							
46 Years - 50 Years	6,326	6,778	8,495	5,422	8,585	9,037							
Renewal Age 51	7,890	8,454	10,595	6,763	10,708	11,272							
Renewal Age 52	10,024	10,740	13,461	8,592	13,604	14,320							
Renewal Age 53	12,735	13,645	17,102	10,916	17,284	18,193							

					E	lite						
	1A-1C (A	ll member ha	ve PED)	1A-2C (A	ll member ha	ve PED)	1A-2C (I	f 2 Children h	ave PED)	1A-3C (A	ll member ha	ve PED)
Age of oldest member	2,00,000	3,00,000	4 lakhs and above	2,00,000	3,00,000	4 lakhs and above	2,00,000	3,00,000	4 lakhs and above	2,00,000	3,00,000	4 lakhs and above
91 days - 25 Years	2,841	3,044	3,815	3,995	4,281	5,365	4,262	4,566	5,723	4,708	4,810	5,195
26 Years - 35 Years	4,027	4,315	5,408	5,107	5,472	6,858	5,448	5,837	7,315	5,894	6,080	6,788
36 Years - 40 Years	4,813	5,157	6,463	5,844	6,262	7,848	0	0	0	6,680	6,923	7,843
41 Years - 45 Years	5,171	5,540	6,943	6,179	6,621	8,298	0	0	0	7,038	7,305	8,323
46 Years - 50 Years	6,481	6,944	8,703	7,408	7,937	9,948	0	0	0	8,348	8,710	10,083
Renewal Age 51	7,733	8,285	10,384	8,581	9,194	11,523	0	0	0	9,600	10,050	11,764
Renewal Age 52	9,440	10,114	12,676	10,182	10,909	13,673	0	0	0	11,307	11,880	14,056
Renewal Age 53	11,609	12,438	15,589	12,215	13,087	16,403	0	0	0	13,476	14,203	16,969

	Eine														
	1A-3C (If	3 Children ha	ve PED)	2A-0C(	All member h	ave PED)	2A-1C	(All member	have PED)	2A-2	C (All membe	r have PED)			
Age of oldest member	2,00,000	3,00,000	4 lakhs and above	2,00,000	3,00,000	4 lakhs and above	2,00,000	3,00,000	4 lakhs and above	2,00,000	3,00,000	4 lakhs and above			
91 days - 25 Years	3,995	4,281	5,365	8,799	9,427	11,816	10,575	11,330	14,200	3,907	4,186	5,246			
26 Years - 35 Years	7,331	7,855	9,845	10,281	11,016	13,806	12,057	12,918	16,191	5,982	6,409	8,033			
36 Years - 40 Years	0	0	0	11,264	12,069	15,126	13,040	13,971	17,510	7,358	7,883	9,880			
41 Years - 45 Years	0	0	0	11,711	12,547	15,726	13,486	14,450	18,110	7,983	8,553	10,720			
46 Years - 50 Years	0	0	0	13,349	14,303	17,926	15,125	16,205	20,310	10,277	11,011	13,800			
Renewal Age 51	0	0	0	14,913	15,978	20,026	16,689	17,881	22,411	12,467	13,357	16,741			
Renewal Age 52	0	0	0	17,047	18,265	22,892	18,823	20,167	25,277	15,454	16,558	20,753			
Renewal Age 53	0	0	0	19,758	21,170	26,533	21,534	23,072	28,917	19,250	20,625	25,850			

	Supreme And Supreme Plus														
	1A-1C (A	ll member ha	ve PED)	1A-2C (A	ll member ha	ve PED)	1A-2C (I	f 2 Children h	ave PED)	1A-3C (A	ll member ha	ve PED)			
Age of oldest member	2,00,000	3,00,000	4 lakhs and above	2,00,000	3,00,000	4 lakhs and above	2,00,000	3,00,000	4 lakhs and above	2,00,000	3,00,000	4 lakhs and above			
91 days - 25 Years	2,435	3,856	4,059	3,425	5,422	5,708	3,653	5,784	6,088	4,505	5,215	5,317			
26 Years - 35 Years	3,452	5,465	5,753	4,378	6,931	7,296	4,669	7,393	7,782	5,522	6,825	7,011			
36 Years - 40 Years	4,126	6,532	6,876	5,009	7,931	8,349	0	0	0	6,196	7,892	8,134			
41 Years - 45 Years	4,432	7,017	7,387	5,296	8,386	8,827	0	0	0	6,502	8,377	8,645			
46 Years - 50 Years	5,555	8,796	9,259	6,350	10,054	10,583	0	0	0	7,625	10,156	10,517			
Renewal Age 51	6,628	10,494	11,047	7,355	11,646	12,259	0	0	0	8,698	11,854	12,305			
Renewal Age 52	8,091	12,811	13,486	8,727	13,818	14,545	0	0	0	10,161	14,171	14,744			
Renewal Age 53	9,950	15,755	16,584	10,470	16,577	17,450	0	0	0	12,020	17,114	17,842			

Supreme And Supreme Plus														
	1A-3C (If	3 Children ha	ve PED)	2A-OC (	All member h	ave PED)	2A-1C	(All member l	have PED)	2A-2	C (All membe	r have PED)		
Age of oldest member	2,00,000	3,00,000	4 lakhs and above	2,00,000	3,00,000	4 lakhs and above	2,00,000	3,00,000	4 lakhs and above	2,00,000	3,00,000	4 lakhs and above		
91 days - 25 Years	3,425	5,422	5,708	7,542	11,941	12,570	9,064	14,351	15,106	3,348	5,302	5,581		
26 Years - 35 Years	6,284	9,949	10,473	8,813	13,953	14,688	10,335	16,363	17,224	5,128	8,119	8,546		
36 Years - 40 Years	0	0	0	9,655	15,287	16,091	11,177	17,697	18,628	6,307	9,985	10,511		
41 Years - 45 Years	0	0	0	10,038	15,893	16,729	11,560	18,303	19,266	6,843	10,834	11,404		
46 Years - 50 Years	0	0	0	11,442	18,117	19,070	12,964	20,526	21,607	8,809	13,947	14,681		
Renewal Age 51	0	0	0	12,783	20,239	21,305	14,305	22,649	23,841	10,686	16,919	17,810		
Renewal Age 52	0	0	0	14,612	23,136	24,353	16,134	25,545	26,890	13,247	20,974	22,078		
Renewal Age 53	0	0	0	16,936	26,815	28,226	18,458	29,225	30,763	16,500	26,125	27,500		

	Domestic Travel Plans*													
Plan Type/Sum Insured	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,000,00	15,00,000	20,000,00	30,000,00	40,00,000			
Individual	171	257	321	429	429	643	857	857	857	857	857			
Floater	240	360	450	600	600	900	1,200	1,714	1,714	1,714	1,714			

Reload Of Sum Insurance*											
Age of oldest member	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000	20,00,000	30,000,00	40,00,000
91 days - 25 Years	4.80%	4.00%	3.00%	2.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
26 Years - 35 Years	6.00%	4.80%	4.00%	2.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
36 Years - 40 Years	6.00%	4.80%	4.00%	2.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
41 Years - 45 Years	8.00%	6.00%	4.80%	3.00%	2.00%	2.00%	1.00%	1.00%	1.00%	1.00%	1.00%
46 Years - 50 Years	8.00%	6.00%	4.80%	4.00%	2.00%	2.00%	1.00%	1.00%	1.00%	1.00%	1.00%
51 Years - 55 Years	10.00%	8.00%	6.00%	4.00%	3.00%	3.00%	2.00%	2.00%	2.00%	2.00%	1.00%
56 Years - 60 Years	10.00%	8.00%	6.00%	4.00%	3.00%	3.00%	2.00%	2.00%	2.00%	2.00%	1.00%
61 Years - 65 Years	10.00%	8.00%	6.00%	4.00%	3.00%	3.00%	2.00%	2.00%	2.00%	2.00%	1.00%
66 Years - 70 Years	14.00%	12.00%	8.00%	6.00%	4.00%	4.00%	3.00%	3.00%	2.00%	2.00%	1.00%
71 Years - 75 Years	16.00%	14.00%	10.00%	8.00%	6.00%	6.00%	4.00%	4.00%	3.00%	3.00%	2.00%
>76	20.00%	16.00%	12.00%	10.00%	8.00%	8.00%	6.00%	6.00%	5.00%	5.00%	4.00%

Zero Deduct Cover	5% loading*					
Super Booster	3.5% loading*					
Vector Born	e Diseases**					
Vector Borr Individual	e Diseases** Floater					

CO- Pay discount*					
valent % of Dis	scount as you opt fo	or Co-nay % ner cla			

Get equivalent % of Discount as you opt for Co-pay % per claim: 5%, 10%, 20%

				R	oom Rent	Limit*					
Sum Insured	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000	20,00,000	30,00,000	40,00,00
Discount	6.5%	6.0%	5.5%	5%	5%	5%	5%	5%	5%	5%	5%

	Discount*
Modern Surgeries Limit Discount	1.5%
Complete Insurance Package Discount	Max upto 4%
Female proposer' Discount	5%
Direct Employee Discount	10%
Direct Policy Purchase Discount	10%

Cataract Capping					
Sum Insured	Sublimit	Discount*			
3 Lakhs to 4 Lakhs	₹ 25,000/- per person	2%			
5Lakhs to 7.5Lakhs	₹ 35,000/- per person	2%			
10 Lakhs & Above	₹40,000/- per person	3%			

EMI Protection (loading)*					
	Individual	Floater			
3 EMI's	1.50%	2%			
5' EMI's	1.70%	2.50%			

#### Long Term Policy Discount- Applicable when the policy term is beyond one Year

Policy Tenure	Discount*
1	0%
2	7.50%
3	10%

#### Premium Payment

The loading on annual premium for instalment premium is as follows: Instalment frequency	Loading*
Half-Yearly (No of installments 2)	2%
Quarterly (No of installments 4)	4%
Monthly (No of installments 12)	5%

Note- \* Loading & Discount applicable on Base Premium \*\* Across all age bands/SI.